Case 04-200 (Official Form 1) (12/03)97 D	oc 1	Filed 05		Entered 05/2 e 1 of 29	24/04 1	2:08:17	Desc 2-P	etition
FORM B1		ited Sta	tes Bank	ruptcy C		'		V. a.l	D.4!4!
				t of Illino				Voluntar	y Petition
Name of Debtor (if indiv Stacie K. Haynes	ridual, er	ter Last, I	First, Midd	lle):	Name of Joint Riley T. Hayn		Spouse) (La	ast, First, Midd	lle):
All Other Names used by (include married, maiden, and Stacie K. Sturdivant			last 6 year	rs	All Other Nan (include married,			Debtor in the	ast 6 years
Last four digits of Soc. S No. (if more than one, state all		Complete	EIN or oth	er Tax I.D.	Last four digit No. (if more than			omplete EIN o	r other Tax I.D.
Street Address of Debtor 1118 Des Plaines Aven Forest Park, IL 60130-4	ue	reet, City, St	tate & Zip Co	de):	Street Address 1118 Des Plai Forest Park, I	ines Ave	nue	& Street, City, Sta	ite & Zip Code):
County of Residence or of Principal Place of Busine		ok			County of Res Principal Place			ok	<u>, </u>
Mailing Address of Debtor (if different from street address):					Mailing Addre	ess of Joi	nt Debtor (if	different from stre	eet address):
Venue (Check any applicabed) Debtor has been domic preceding the date of the	Informole box) iled or hashis petition	ation R	egarding	cipal place of f such 180 da	rys than in any oth	ipal assets er District	in this Distr	ict for 180 days	immediately
There is a bankruptcy c Type of Debte Individual(s) Corporation Partnership Other	or (Check	all boxes t Railroa Stockbi	that apply) d roker odity Broker		Chapter Chapter 7 Chapter 9	or Section the Petition C	n of Bankru	ptcy Code Unde Check one box) Chapter	
Chapter 11 Small B Chapter 11 Small B Debtor is a small busine Debtor is and elects to 1 11 U.S.C. § 1121(e) (O	Business (Coess as defined be considered)	ned in 11 U	ooxes that ap	l	Must attach	Fee attache to be paid is signed ;— U.S. B rthern [in installment Tour ankruptcy District ()	ts (applicable 4	dividuals only) eration
Statistical/Administrative Debtor estimates that fu Debtor estimates that, at paid, there will be no fu	nds will t	e available	for distribu	unsecured cr	Time: 12 cur Debtor: iin Case: 04 ed Chapter:	2:14:3 Staci -2009	/2004 37 .e K Ha 17	ynes	Y
Estimated Number of Credit		1-15	16-49 5	0-99 100-1	_] 341 mtg: _ ConfHra:	anela 26/ <u>2</u> 07/1	Hollis 3/2004 9/2004	3 @ 02:00p	
\$50,000 \$100,000 \$3	00,001 to 500,000	\$500,001 to \$1 million	\$1,000,001 t \$10 million	o \$10,000,001 \$50 million	Trustee:		.yn nar	Shall	m
• • • •	00,001 to 500,000	\$500,001 to \$1 million	\$1,000,001 t \$10 million	o \$10,000,001 : \$50 million	to .	00 million			

Voluntary Petition	C 2 of 29 Name of Debtor(s):	FÖRM B1, Pa			
(This page must be completed and filed in every case)	Stacie K. Haynes & Riley	y T. Haynes			
Prior Bankruptcy Case Filed Within Last	t 6 Years (If more than one, att	ach additional sheet)			
Location Where Filed: None	Case Number:	Date Filed:			
Pending Bankruptcy Case Filed by any Spouse, Partner o	or Affiliate of this Debtor (If	more than one, attach additional sheet)			
Name of Debtor: None	Case Number:	Date Filed:			
District:	Relationship:	Judge:			
Sign	atures				
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Stacie K Haynes	(e.g., forms 10K and 10C Commission pursuant to Exchange Act of 1934 and Exhibit A is attached and I (To be complete whose debts are I, the attorney for the petition declare that I have informed the complete whose debts are the strong of the petition declare that I have informed the commission of the petition declare that I have informed the commission of the petition declare that I have informed the commission of the petition declare that I have informed the commission of the petition of	Exhibit B ted if debtor is an individual e primarily consumer debts) er named in the foregoing petition, he petitioner that [he or she] may procee			
X Muly J Haynes Signature of Joint Debtor Riley T. Haynes	under chapter 7, 11, 12, or 13 explained the relief available	of title 11, United States Code, and have			
Telephone Number (If not represented by a to 2004	Signature of Attorney for Debtor((s) MAI 3 1 2004 Date			
X Signature of Attorney Signature of Attorney Finothy K. Liou 06229724	Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition.				
Printed Name of Attorney for Debtor(s) Law Office Of Timothy K. Licu Firm Name Suite 361, 575 West Madison Street Address	I certify that I am a bankrupte	Attorney Petition Preparer y petition preparer as defined in 11 this document for compensation, and that h a copy of this document.			
Chicago, IL 60661-2515	Printed Name of Bankruptcy Petition	Preparer			
(312) 474-7000 Telephone Number MAY 2 1 2004	Social Security Number (Required by Address	y 11 U.S.C. § 110(c).)			
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Names and Social Security n prepared or assisted in prepa	numbers of all other individuals who ring this document:			
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.		pared this document, attach additional propriate official form for each person.			
Signature of Authorized Individual	X				
Signature C. Authorized Individual	Signature of Bankruptcy Petition	Preparer			
Printed Name of Authorized Individual	Date				
Title of Authorized Individual	of title 11 and the Federal Rule	's failure to comply with the provisions s of Bankruptcy Procedure may result			
Date	in fines or imprisonment or bot	h 11 U.S.C. § 110; 18 U.S.C. § 156.			

NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights ar d respons bilities under the law should you decide to file a petition with the court. Neither the judge nor the court's employees may provide you with legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)*

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under Chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)*

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them. using your future earnings. Usually the period allowed by the court to repay your debts is three years, but not more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under Chapter 13, unlike Chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)*

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision for an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)*

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to a Chapter 13. The eligibility requirements are restrictive, limiting its use to those who income arises primarily from a family owned farm.

* Fees are subject to change and should be confirmed before filing.

ACKNOWLEDGEMENT

I, the debtor, affirm th	at I have read this notice.		
			Case Number
MAY 2 1 2004	Sacie K. Harner	they Jensty	Heyre
Date	Stacie K. Haynes	Debtor Riley T. Haynes	Joint Debtor, if an

INSTRUCTIONS: If the debtor is an individual, a copy of this notice personally signed by the debtor must accompany any bankruptcy petition filed with the Clerk. If filed by joint debtors, the notice must be personally signed by each. Failure to comply may result in the petition not being accepted for filing.

© 1993-2004 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Page 4 of 29 United States Bankruptcy Court Northern District of Illinois

I	NRE:	Case No.	
St	acie K. Haynes & Riley T. Haynes	Chapter 13	
		btor(s)	
	DISCLOSURE O	OF COMPENSATION OF ATTORNEY FOR DEBTOR	
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Ru one year before the filing of the petition in bankrup of or in connection with the bankruptcy case is as for	ale 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation potcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) collows:	paid to me within in contemplation
	For legal services, I have agreed to accept	\$	2,700.00
	Prior to the filing of this statement I have received	\$	620.00
	Balance Due	s	2,080.00
2.	The source of the compensation paid to me was:	Debtor Other (specify):	
3.	The source of compensation to be paid to me is:	Debtor Other (specify):	
4.	I have not agreed to share the above-disclosed	compensation with any other person unless they are members and associates of my law firm.	
	I have agreed to share the above-disclosed contogether with a list of the names of the people s	npensation with a person or persons who are not members or associates of my law firm. A copy of sharing in the compensation, is attached.	of the agreement
5.	In return for the above-disclosed fee, I have agreed	to render legal service for all aspects of the bankruptcy case, including:	
	b. Preparation and filing of any petit on, schedulec. Representation of the debtor at the meeting of	rendering advice to the debtor in determining whether to file a petition in bankruptcy; is, statement of affairs and plan which may be required; creditors and confirmation hearing, and any adjourned hearings thereof; seedings and other contested bankruptcy matters; rney Fee Agreement.	
6.	By agreement with the debtor(s), the above disclose Representation pursuant to Sec. 523 s		
		CERTIFICATION	
	certify that the foregoing is a complete statement of an occeeding.	ny agreement or arrangement for payment to me for representation of the debtor(s) in this bankrup	tcy
	May 21, 2004	<u>_</u> .	
****	Date	Signature of Attorney	

Law Office Of Timothy K. Liou

Name of Law Firm

02/03/04 rev.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In re:

Case No.

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS (Model Retention Agreement)

attorneys. By signing this agreement, debtors and their attorneys accept these responsibilities of the Bankruptcy Court for the Northern District of Illinois have approved the following their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges crucial. Debtors are entitled to expect certain services to be performed by their attorneys, but otherwise be lost through repossession or foreclosure—but Chapter 13 also puts burdens on agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their again, debtors have responsibilities to their attorneys also. In order to assure that debtors and rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their debtors, such as the burden of making complete and truthful disclosures of their financial Chapter 13 gives debtors important rights, such as the right to keep property that could

BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and 1. Personally comised the deduct regarding the advisability of filing either a Chapter 13 of a
- Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's 3. Personally review with the debtor and sign the completed petition, plan, statements, office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules
- 5. Explain to the debtor how, when, and where to make all necessary payments, including the Chapter 13 trustee, with particular attention to housing and vehicle payments. both payments that must be made directly to creditors and payments that must be made to
- Advise the debtor of the need to maintain appropriate insurance.

AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- or, if required payments cannot be made, to notify the attorney immediately. 1. Make the required payments to the trustee and to whatever creditors are being paid directly,
- debtor's social security number, the debtor will also bring to the meeting a social security card.) proof of income and a picture identification card. (If the identification card does not include the Appear punctually at the meeting of creditors (also called the "341 meeting") with recent The debtor must be present in time for check-in and when the case is called for the actual
- 3. Notify the attorney of any change in the debtor's address or telephone number
- continue after the filing of the case 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or
- lottery winnings, or an inheritance). income, or experiences any other significant change in financial situation (such as serious illness 5. Contact the attorney immediately if the debtor loses employment, has a significant change in
- Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement

THE ATTORNEY AGREES TO:

of the date, time, and place of the meeting. 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor

- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly
- Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- Timely prepare, file, and serve any necessary amended statements and schedules and any change of address, in accordance with information provided by the debtor. 6. Timely respond to objections to plan confirmation and, where necessary, prepare, tile, and serve an amended plan.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan
- including modifications to suspend, lower, or increase plan payments 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary,
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt
- Object to improper or invalid claims.
- default, or unfeasibility, and to motions to increase the percentage payment to unsecured 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment
- 14. Timely respond to motions for relief from stay
- 15. Prepare, file, and serve all appropriate motions to avoid liens
- 16. Provide any other legal services necessary for the administration of the case before the

ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES [Check one option.]

Option A: flat fee through confirmation

Option B: flat fee through case closing

attorney will be paid a fee of \$_____. In extraordinary circumstances, such as extended services. The debtor must be served with a may apply to the court for additional evidentiary hearings or appeals, the attorney provided before confirmation of a plan, the of the services outlined above, required to be otherwise ordered by the court. For all debtor on all matters arising in the case, unless copy of the application and notified of the the identity of the attorney performing the showing the date, the time expended, and by an itemization of the services rendered, Any such application must be accompanied compensation for pre-confirmation services 13 case is responsible for representing the retained to represent a debtor in a Chapter

right to appear in court to object Pre-confirmation services. Any attorney

or appeals, the attorney may apply to above, the attorney will be paid a fee of Section 2, In extraordinary circumstances, such as extended evidentiary hearings notified of the right to appear in court to served with a copy of the application and performing the services. The debtor must be expended, and the identity of the attorney rendered, showing the date, the time these services. Any such application must be the court for additional compensation for by the court. For all of the services outlined arising in the case unless otherwise ordered for representing the debtor on all matters debtor in a Chapter 13 case is responsible accompanied by an itemization of the services Any attorney retained to represent a

of plan paymonic (Option D), unless the dismissal is due to a failure by the attorney to comply refundable in the event that the case is dismissed before confirmation (Option A) or completion the court may order a refund of fees on motion by the debtor. with the duties set out in this agreement. If a dismissal is due to such a failure by the attorney, Early termination of the case. Fees payable under the provisions set out above are not debtor may appear in court to object. copy of the application and notified that the services. The debtor must be served with a identity of the attorney performing the rendered, showing the date, time, and the by an itemization of the services allowed by the court, on application will be in such amounts as are for services required after confirmation 1b. Post-confirmation services. Compensation

may not receive fees directly from the debtor after the filing of the case. In any application for fees, whether or not requiring an itemization, the attorney shall disclose to the court any fees 3. Retainers. The attorney may receive a retainer or other payment before filing the case, but paid by the debtor prior to the case filing

Signed to the for Debrar(s)

Improper conduct by the debtor. If the attorney believes that the debtor is not complying with
the debtor's responsibilities under this agreement or is otherwise not engaging in proper conduct,
the attorney may apply for a court order allowing the attorney to withdraw from the case.
 Discharge of the attorney. The debtor may discharge the attorney at any time.

Anomey for Debtor(s)

V.

Case 04-20097 Doc 1 Filed 05/24/04 Entered 05/24/04 12:08:17 Desc 2-Petition

Page 8 of 29 United States Bankruptcy Court Northern District of Illinois

IN RE:	Case No.
Stacie K. Haynes & Riley T. Haynes	Chapter 13
Debtor(s)	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

		<u>-</u>	Α	MOUNTS SCHEDUL	ED
NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	2	18,355.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		21,588.55	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		46,423.95	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,566.65
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,946.00
Total Number of Sheets	in Schedules	15			
		Total Assets	18,355.00		
		-	Total Liabilities	68,012.50	

Case 04-20097	Doc 1	Filed 05/24/04	Entered 05/24/04 12:08:17	Desc 2-Petition
		Pa	ne 9 of 29	

Case No.

Debtor(s)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property".

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a security interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim".

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LCCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	C I M	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None			-	
		1		
				<u> </u>
				·
i				
				ı
•				
			ĺ	
	Ì			
	TOTA	+	0.00	

(Report also on Summary of Schedules)

@1993-2004 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Case 04-20097	Doc 1	Filed 05/24/04	Entered 05/24/04 12:08:17	Desc 2-Petition
04 0 D	an Tille	Pag	je 10 of 29	

____ Case No.

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attached a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions only in Schedule C - Property Claimed as Exempt.

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leased. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property".

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	INTEREST IN PROPERTY WITHOUT DEDUCTING				
1.	Cash on hand.	X		1					
2.	Checking, savings or other financial accounts, certificates of deposit, or		Checking (\$40.00) and savings (\$30.00) accounts held by ALEC Credit Union	J	70.00				
	shares in banks, savings and loan, thrift, building and loan, and hornestead associations, or credit unions, brokerage houses, or cooperatives.		Savings account held by Qualstar Credit Union	J	300.00				
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X							
4.	Household goods and furnishings, include audio, video, and computer equipment.	İ	Miscellaneous depreciated household goods and furnishings		1,000.00				
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X							
6.	Wearing apparel.		Necessary wearing apparel and shoes		400.00				
7.	Furs and jewelry.		14k gold wedding bands	J	500.00				
8.	Firearms and sports, photographic, and other hobby equipment.	X							
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X							
10.	Annuities. Itemize and name each issue.	x							
11.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		Qualified 401(k) held by employer	w	1,000.00				
	Stock and interests in incorporated and unincorporated businesses. Itemize.	X							
	Interests in partnerships or joint ventures. Itemize.	×							
	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			1				
15.	Accounts receivable.	X			1				
	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X		ļ	;				
	Other liquidated debts owing debtor including tax refunds. Give particulars.	X	Í						

Case 04-20097	Doc 1	Filed 05/24/04	Entered 05/24/0	4 12:08:17	Desc 2-Petition
Panala K. Uarman P. D	ilas T. Hasa	Pag	je 11 of 29	C N	

__ Case No. ___

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

				!	
	Other personal property of any kind not already listed. Itemize.	x			
	Farm supplies, chemicals, and feed.	x			
31.	Farming equipment and implements.	x	ĺ		
30.	Crops - growing or harvested. Give particulars.	X	,		
	Animals.	X		-	
28.	Inventory.	x			
27.	Machinery, fixtures, equipment, and supplies used in business.	x			
26.	Office equipment, furnishings, and supplies.	X			
l	Aircraft and accessories.	X			
ľ	Boats, motors, and accessories.	X			
23.	Automobiles, trucks, trailers, and other vehicles and accessories.		2001 GMC Jimmy Sport Utility, w/56k miles	J	15,085.00
22.	Licenses, franchises, and other general intangibles. Give particulars.	x			
21.	Patents, copyrights, and other intellectual property. Give particulars.	X			
20.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
19.	Contingent and noncontingent interests in estate of a decedent, deat the benefit plan, life insurance policy, or trust.	X			
18.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	C J H	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OF EXEMPTION

0 continuation sheets attached

@ 1993-2004 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only





New Car Pricing Build a Car Incentives Quality Ratings Ownership Cost

My Car's Value Used Car Retail

Free Price Quote Buy a Used Car Sell Your Car Motorcycles

> Financing Insurance Lemon Check

Car Reviews
Car Previews
Decision Guides
Advice

Free Newsletter

About kbb Home

Blue Book Used Car Retail Report

Illinois • April 8, 2004

2001 GMC Jimmy Sport Utility 4D





See Local Listings of This Car Free Lemon Check Auto Loans from 3.49% APR Insurance Quote Payment Calculator

Engine: V6 4.3 Liter Trans: Automatic Drive: 4 Wheel Drive Mileage: 56,000

Equipment

SL
Air Conditioning
Power Steering
Power Windows
Power Door Locks
Tilt Wheel

Cruise Control ABS (4-Wheel)
AM/FM Stereo Leather
Cassette Dual Power Seats
Single Compact Disc Sliding Sun Roof

OnStar. Roof Rack
Dual Front Air Bags Alloy Wheels

Retail Value

\$15,085

The Kelley Blue Book Suggested Retail Value represents the amount an auto dealer might ask for a specific vehicle. The Suggested Retail Value is a starting point for negotiation therefore the actual sale price will vary. Popularity, condition, warranty, color and local market conditions will be factors involved in determining a final price. This retail value is not a trade-in or private party value.

This Suggested Retail Value assumes that the vehicle has been fully reconditioned and has a clean <u>title history</u>. The Suggested Retail Value also allows for advertising, sale commissions, insurance and other costs of doing business as a dealer. Most vehicles being offered at this price have passed an inspection and some may carry a warranty.

Get the latest Blue Book Market Watch

Get Invoice & MSRP on New Cars

Get a Private Party Value

Get Financing Before You Shop

Case 04-20097	Doc 1	Filed 05/24/04	Entered 05/24/04 12:08:17	Desc 2-Petition
	_ 00 _			

Page 13 of 29

Case No.

Debtor(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). NOTE: These exemptions are available only in certain states.

11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

	DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
	SCHEDULE B - PERSONAL PROPERTY			
	Checking (\$40.00) and savings (\$30.00) accounts held by ALEC Credit Union	735 ILCS 5/12-1001(b)	70.00	70.00
	Savings account held by Qualstar Credit Union	735 ILCS 5/12-1001(b)	300.00	300.00
	Miscellaneous depreciated household goods and furnishings	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
	Necessary wearing apparel and shoes	735 ILCS 5/12-1001(a)	400.00	400.00
	Qualified 401(k) held by employer	735 ILCS 5/12-1006	1,000.00	1,000.00
	2001 GMC Jimmy Sport Utility, w/56k miles	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	2,400.00 2,630.00	15,085.00
				:
	·			
		ĺ		
L				

Case 04-20097	Doc 1	Filed 05/24/04	Entered 05/24/04 1	2:08:17	Desc 2-Petition
04		Pag	je 14 of 29	C N	

Case No.

Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "I," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D. AMOUNT OF CLAIM WITHOUT DEDUCTING 0 N T VALUE OF COLLATERAL Ď Q U I D CREDITOR'S NAME, MAILING ADDRESS DATE CLAIM WAS INCURRED. W E B T O R I N G E N T INCLUDING ZIP CODE, AND ACCOUNT NUMBER. NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF C U PROPERTY SUBJECT TO LIEN (See instructions above.) A T E E UNSECURED PORTION, 1F ANY D Account No. Title to 2001 GMC Jimmy Sport Utility; contractual monthly payment was \$504.00 Capital One Auto Finance 17,743.31 Box 260848 Plano, TX 75026-0848 Value \$ 15,085.00 2,658.31 W PMSI jewerly Account No. Rogers & Holland Jewelers 3,845.24 5 Centre Park Forest, IL 60466 Value \$ 500.00 3,345.24 Account No. Value \$ Account No. Value \$ Account No. Value \$ Subtotal

(Complete only on last sheet of Schedule D) **TOTAL** 21,588.55 (Report total also on Summary of Schedules)

21,588.55

(Total of this page)

O Continuation Sheets attached

© 1993-2004 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Debtor(s)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Case No.

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the cred tor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entiry on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated," If the claim

	disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.) Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.
V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
	YPES OF PRIORITY CLAIMS Theck the appropriate box(es) below if claims in that category are listed on the attached sheets)
L.	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2)
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to a maximum of \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).
	Deposits by individuals Claims of individuals up to a maximum of \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6)
	Alimony, Maintenance, or Support Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

Taxes and Other Certain Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

O Continuation Sheets attached

@ 1993-2004 E.Z.-Filing, Inc. [1-800-998-2424] - Forms Software Only

^{*} Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 04-20097	Doc 1	Filed 05/24/04	Entered 05/24/04 12:08	3:17	Desc 2-Petition
04		Pag	ge 16 of 29	**	

Case No.

(Report total also on Summary of Schedules)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding unsecured claims without priority against the debtor or the property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F. O N T L D Q U I CREDITOR'S NAME, MAILING ADDRESS DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM E B W INCLUDING ZIP CODE, AND ACCOUNT NUMBER AMOUNT OF CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE. N G E N T (See instructions above.) T O C D A T E R D Account No. collection Ambulance Address Unknown Cannot Be Found 450.00 W medical service Account No. Argent Healthcare Financial Services Box 33889 Phoneix, AZ 85067 2,200.00 W ∣charge Account No. Bank One Suite 108 8620 North 22nd Avenue Phoenix, AZ 85021 5,166.81 W medical service Account No. **Bariatric Treatment Center** 24 Frank Llovd Ann Harbor, MI 48105 2,529,00 W ∣judgment Account No. Beneficial Illinois Inc. Box 34679 Chicago, IL. 60634-0679 4,110.01 Subtotal 4 Continuation Sheets attached (Total of this page) 14,455.82 (Complete only on last sheet of Schedule F) TOTAL

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

© 1993-2004 EZ-Filing. Inc. [1-800-998-2424] • Forms Software Only

@ 1993-2004 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Page 17 of 29

Case No.

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	C H		CONTINGENT	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.		1	Assignee or other notification for:	T	<u> </u>	1	
Wexler And Wexler Suite 2910 500 West Madison Street Chicago, IL 60661		:	Beneficial Illinois Inc.				
Account No.		w	NSF fees			<u> </u>	
Cash-Data, Inc. Collection Services Network Box 46141 Madison, WI 53744							
	+	W	NSF fees		\vdash	\square	242.00
Account No. Charter One Bank C/O Arrow Financial Services 5996 West Touhy Avenue Niles, IL 60714			Nor lees				
A	+	w	charge	\vdash	-	-4	1,610.00
Account No. Citi Cards Box 6401 The Lakes, NV 88901			citaly a	!			7 000 50
Account No.		J	medical service	H	-	\dashv	7,236.56
Columbus Hospital Address Unknown Cannot Be Found							
					\dashv		296.00
Account No.	_		Assignee or other notification for: Columbus Hospital			-	
Risk Management Alternatives, Inc. Suite 302 7775 Baymeadows Way Jacksonville, FL 32256							
Account No.	+	Н	NSF check(s)	\dashv	\uparrow	\dagger	
Empress Casino Hammond Corp One Empress Place 825 Empress Drive Hammond, IN 46320							4 075 00
		Į.			ıbtot	tal	1,075.00
Sheet 1 of 4 Continuation Sheets	attache	d to	Schedule F (Total of				10,459.56
			(Complete only on last sheet of Schedule F) T()TA	\mathbf{L}]

(Report total also on Summary of Schedules)

e 18 of 29 _____ Case No. _____

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADE RESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	C 1 M		C O N T I N G E N T	UN LIQUID ATED	D	AMOUNT OF CLAIM
Account No.			Assignee or other notification for:	†	<u> </u>		
Wexler And Wexler Suite 2910 500 West Madison Street Chicago, IL 60661			Empress Casino Hammond Corp				
Account No.	"	Н	NSF fees	T			****
Grand Victoria Casino 250 South Grove Avenue Elgin, IL 60120-6447							
	-	J	medical service	\vdash		$\vdash \vdash$	276.00
Account No. Great Lakes Emergency Services 851 South Kenilworth Oak Park, IL 60304-1133			ineural service				136.00
Account No.	-	-	Assignee or other notification for:	Н		П	100.00
Russell Collection Agency G3285 Van Slyke Road Flint, MI 48507-3278			Great Lakes Emergency Services				
Account No.		Н	telephone service	H	\dashv		
HCS, Inc. C/O Harvard Collection 4839 North Elston Avenue Chicago, IL 60630							222.22
Account No.	+	w	NSF fees		-	\dashv	800.00
Hollywood Casino Address Unknown Cannot Be Found						i	4.007.00
Account No.	-	\dashv	Assignee or other notification for:	\dashv	\dashv	\dashv	1,087.00
Certegy Payment Recovery Services, Inc. 11601 Roosevelt Boulevard St. Petersburg, FL 33716			Hollywood Casino				
					ıbto		
Sheet 2 of 4 Continuation Sheets a	ittache	d to	Schedule F (Total of	this	pag	ţe) ├	2,299.00
			(Complete only on last sheet of Schedule F) T()TA	L	

@ 1993-2004 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

© 1993-2004 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Page 19 of 29

_____ Case No. _____

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	C J H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUID ATED	D I S P U T E D	AMOUNT OF CLAIM
Account No.		w	charge				-
Home Depot Credit Card Billing Box 103072 Roswell, GA 30076				:			556.85
Account No.		w	overpayment				
Illinois Department Of Employment Securi Box 19286 Springfield, IL 62794	-						
	-	1				_	328.00
Account No.	-	W	personal loan				
Payday Loan Store Suite 2 1958 West Cermak Street Chicago, IL 60608							700.00
Account No.	\vdash	Н	telephone service				700.00
SBC Bill Payment Center Chicago, IL 60663		i					040.00
A company	 		Assignee or other notification for:	\dashv	\dashv	_	912.00
Account No. Arneritech Consumer Bankruptcy Center Box 769 Arlington, TX 76004-0769			SBC				
Account No.	\vdash		Assignee or other notification for:	_	_	寸	
Van Ru Credit Corporation P.O. Box 46549 Lincolnwood, IL 60646-0549			SBC				
Account No.		w	charge	\dashv	+	\dashv	<u></u>
Sears Card Box 182149 Columbus, OH 43218-2149							5,797.83
	<u> </u>			Su	ıbtot	tal	
Sheet 3 of 4 Continuation Sheets att	tache	d to		this	pag	ge)	8,294.68
			(Complete only on last sheet of Schedule F)	TO)TA	L	}

(Report total also on Summary of Schedules)

© 1993-2004 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Page 20 of 29 Case No.

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADERESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Н	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUID ATED	D I S P U	AMOUNT OF CLAIM
Account No.		W	cellular phone service			 	
Sprint PCS Box 219554 Kansas City, MO 64121-9554							508.00
Account No.		+	Assignee or other notification for:			\vdash	308.00
Professional Account Management, LLC Collection Services Division Box 391 Milwaukee, IL 53201			Sprint PCS				
Account No.			Assignee or other notification for:				- -
Professional Recovery Consultants, Inc. Suite 206 2634 Chapel Hill Boulevard Durham, NC 27707			Sprint PCS				
Account No.		J	NSF fees				
TCF National Bank Illinois 800 Burr Ridge Parkway Burr Ridge, IL 60521							4 000 00
Account No.	╁	J	timeshare	\dashv	\dashv	\vdash	1,900.00
The Summit At Massannutten C/O Meridian Financial Services, Inc 86B Asheland Avenue Asheland, NC 28802						1	304.89
Account No.	+	w	Deficiency after repossession sale	\dashv	\dashv	\dashv	304.89
Toyota Motor Credit Corp 19001 South Western Avenue Torrance, CA 90509-2958							
Account No.	$\left\{ \cdot \right\}$		Assignee or other notification for:	\dashv	-		8,202.00
Mitsubishi Motors Credit Of America, Inc Box 0555 Carol Stream, IL 60132-0555			Toyota Motor Credit Corp				
	<u> !</u>			L Su	ibtot	tal	
theet 4 of 4 Continuation Sheets at	ttache	d to	Schedule F (Total of				10,914.89
			(Complete only on last sheet of Schedule F)	TC)TA		46,423,95

(Report total also on Summary of Schedules)

Case 04-20097	Doc 1	Filed 05/24/04	Entered 05/24/04 12:08:17	Desc 2-Petition				
Page 21 of 29								

Case No.

Debtor(s)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any natire and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Case 04-20097	Doc 1	Filed 05/24/04	Entered 05/24/04 12:08:17	Desc 2-Petition
		Pac	ne 22 of 29	

Debtor(s)

____ Case No.

SCHEDULE H - CODEBTORS

Provide the information requested concerting any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR	
		1
		-

Page 23 of 29

_____ Case No. ____

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status Married		DEPENDENTS OF DEBTOR AND SPOUSE							
		RELATIONSHIP				AGE			
EMPLOYMENT: DEBTOR					.				
Occupation Sales Representative Retired Name of Employer Abbott Laboratories How long employed Three Years Address of Employer 1401 Sheridan Road North Chicago, IL 60064-6304									
Income: (Estimate of average monthly income) Current Monthly gross wages, salary, and commissions (pro rata if not paid monthly) Estimated monthly overtime					DEBTOR 4,662.23	SPO			
SUBTOTAL				\$ \$	4,662.23	3	0.00		
LESS PAYROLL DEDUCTIONS a. Payroll taxes and Social Security b. Insurance c. Union dues d. Other (specify)				\$ \$ \$ \$	896.85 198.73 9				
SUBTOTAL OF P	AYROLL DE	DUCTIONS		\$	1,095.58 \$		0.00		
SUBTOTAL OF PAYROLL DEDUCTIONS TOTAL NET MONTHLY TAKE HOME PAY				\$	3,566.65		0.00		
Income from real pr Interest and dividence Alimony, maintenan or that of dependent Social Security or of	operty ds ce or support p s listed above ther governmen	ousiness or profession or farm (a ayments payable to the debtor for t assistance	or the debtor's use	\$	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$		····		
Pension or retiremen	it income			\$ \$	\$ \$				
Other monthly incom				\$	\$				
FOTAL MONTHLY INCOME				\$	3,566.65 \$		0.00		

TOTAL COMBINED MONTHLY INCOME \$ ______ 3,566.65 (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

	_						
IN RE	Stacie	K.	Havnes	&	Rile	[,] Т.	Havnes

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DE	BTOR(S)
Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments or annually to show monthly rate.	nade bi-weekly, quarterly, semi-annual
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. C expenditures labeled "Spouse."	omplete a separate schedule
Rent or home mortgage payment (include lot rented for mobile home)	\$1,750.6
Are real estate taxes included? Yes No 🗸	
Is property insurance included? Yes No	
Utilities: Electricity and heating fuel	\$100.0
Water and sewer	\$60.
Telephone	\$ <u>56.</u> 0
Other Haircuts & Personal Hygiene	<u>\$</u> \$
	<u> </u>
Home maintenance (repairs and upkeep)	
Food	\$50.0
Clothing	\$350.0
Laundry and dry cleaning	\$
Medical and dental expenses	\$\$ 35.0
Transportation (not including car payments)	\$\$ 130.0
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$\$
Charitable contributions	\$ 0.0
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$ 45.0
Life	\$ 0.0
Health	\$0.0
Auto	\$90.0
Other	
	<u> </u>
	\$
Taxes (not deducted from wages or included in home mortgage payments)	œ.
(Specify)	\$
	Ф
Installment payments (in chapter 12 and 13 cases, do not list payments to be included in the plan)	Φ
Auto	\$0.0
Other	\$
	\$
Alimony, maintenance, and support paid to others	\$ 0.00
Payments for support of additional dependents not living at your home	\$0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$0.0
Other	\$
	\$
	 \$
	\$
	\$
	-
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$2,946.00
(FOR CHAPTER 12 AND 13 DEBTORS ONLY)	.11
Provide the information requested below, including whether plan payments are to be made bi-weekly, mo	nthly, annually, or at some
other regular interval.	Ф
A. Total projected monthly income	\$ 3,566.65
B. Total projected monthly expenses C. Excess income (A minus B)	\$ 2,946.00
D. Total amount to be paid into plan each Monthly	\$ <u>620.65</u>
(interval)	\$ 620.65

Debtor(s)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

MAY 2 1 2004	Havid Hungs
Date:	Signature: / Addition of The Manager Stacie K. Haynes
Date: 110V 9 1 2004	Signature: Dury J Asyrs
MM: DI FOO!	Riley T. Haynes (Joint Debtor, if any [If joint case, both spouses must sign.
	[11 Joint ease, both spouses must sign.
CERTIFICATION AND SIGNAT	URE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
I certify that I am a bankruptcy petitic I have provided the debtor with a cop	n preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that y of this document.
Printed or Typed Name of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110(c).)
Address	
Names and Social Security numbers of	f all other individuals who prepared or assisted in preparing this document:
	f all other individuals who prepared or assisted in preparing this document: document, attach additional signed sheets conforming to the appropriate Official Form for each
If more than one person prepared thi	
If more than one person prepared thi person. Signature of Bankruptcy Petition Preparer	document, attach additional signed sheets conforming to the appropriate Official Form for each Date to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedures may result
If more than one person prepared thi person. Signature of Bankruptcy Petition Preparer A bankruptcy petition preparer's failuin in fines or imprisonment or both. 11	document, attach additional signed sheets conforming to the appropriate Official Form for each Date to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedures may result
If more than one person prepared thi person. Signature of Bankruptcy Petition Preparer A bankruptcy petition preparer's failur in fines or imprisonment or both. 11 DECLARATION UNDER	document, attach additional signed sheets conforming to the appropriate Official Form for each Date e to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedures may result J.S.C. § 110; 18 U.S.C. § 156. PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a
If more than one person prepared thi person. Signature of Bankruptcy Petition Preparer A bankruptcy petition preparer's failure in fines or imprisonment or both. 11 DECLARATION UNDER I, the	document, attach additional signed sheets conforming to the appropriate Official Form for each Date e to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedures may result J.S.C. § 110; 18 U.S.C. § 156. PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a
If more than one person prepared thi person. Signature of Bankruptcy Petition Preparer A bankruptcy petition preparer's failure in fines or imprisonment or both. 11 DECLARATION UNDER I, the	document, attach additional signed sheets conforming to the appropriate Official Form for each Date to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedures may result U.S.C. § 110; 18 U.S.C. § 156. PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a partnership) of the debtor in this case, declare under penalty of perjury that I have read the foregoing summary and sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

@1993-2004 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Case 04-20097 Doc 1 Filed 05/24/04 Entered 05/24/04 12:08:17 Desc 2-Petition

Page 26 of 29 United States Bankruptcy Court Northern District of Illinois

IN RE:	Case No.
Stacie K. Haynes & Riley T. Haynes	Chapter 13
Debtor(s)	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "Nome," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; Effiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

 Income from employment or operation of busin
--

None	State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from
	the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately
	preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may
	report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse
	separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless
	the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one)
0.00 2004: approx. \$23,077.00;
2003: approx. \$80,000.00; and
2002: approx. \$70,000.00.

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90** days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all payments made withir one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None
a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

. (Case 04-20097	Doc 1 Filed	05/24/04	Entered 05/24/04 12		esc 2-Petition
	ll Illinois v. Stacie K. 01 M1 155530	complaint	Page	27 of 29 Circuit Court of Co Municipal Division	ook County, , First District	pending.
the d	commencement of this ca	ase. (Married debtor	s filing under chap		clude information	ne year immediately preceding a concerning property of either filed.)
5. Reposse	ssions, foreclosures and	d returns				
the s	seller, within <mark>one year</mark> ir	mmediately precedin	g the commenceme	ent of this case. (Married del	otors filing under	eu of foreclosure or returned to chapter 12 or chapter 13 must he spouses are separated and a
6. Assignn	nents and receiverships					
✓ (Ma	escribe any assignment o rried debtors filing under ss the spouses are separa	chapter 12 or chapter	r 13 must include ai	ade within 120 days immedia ny assignment by either or both	ately preceding th th spouses whethe	te commencement of this case. er or not a joint petition is filed,
com	mencement of this case. (Married debtors filin	g under chapter 12		formation concer	ear immediately preceding the ming property of either or both
7. Gifts						
gifts per r	to family members aggre	egating less than \$200 rs filing under chapte) in value per indivi er 12 or chapter 13	dual family member and char must include gifts or contrib	ritable contributio	case except ordinary and usual ons aggregating less than \$100 or both spouses whether or not
8. Losses			# ·	· · · · · · · · · · · · · · · · · · ·		 .
com	all losses from fire, theft mencement of this case. nt petition is filed, unless	(Married debtors fili	ng under chapter 1	2 or chapter 13 must include	g the commencer losses by either o	ment of this case or since the ir both spouses whether or not
9. Payment	s related to debt couns	eling or bankruptcy	,			
cons						consultation concerning debt preceding the commencement
10. Other t	ransfers				-	
absol	utely or as security with	in one year immedi	ately preceding the	commencement of this cas	e. (Married debto	the debtor, transferred either ors filing under chapter 12 or sees are separated and a joint
RELATION James Cri 7432 West	D ADDRESS OF TRAN ISHIP TO DEBTOR ttle I Washington Street k, IL 60130	SFEREE,	DATE 06/2003		AND VALUE I	OPERTY TRANSFERRED RECEIVED ashington Street;
Mels Car (Northlake, none	Care Center IL		11/2003		Disabled 1993 \$0.00	3 Mitsubitshi Mirage;
11. Closed 1	inancial accounts					
transf	erred within one year i	mmediately precedir	ng the commencen	nent of this case. Include ch	ecking, savings,	or other financial accounts, s, cooperatives, association,

brokerage houses and other finar cial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint

petition is not filed.)

© 1993-2004 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Case 04-20097

Doc 1

Filed 05/24/04

Entered 05/24/04 12:08:17

Desc 2-Petition AMOUNT AND DATE OF SALE

TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE OR CLOSING

checking account

NAME AND ADDRESS OF INSTITUTION **TCF National Bank Illinois** 800 Burr Ridge Parkway Burr Ridge, IL 60521

(\$1,900.00); 09/2003

12. 5	Safe deposit boxes						
None	List each safe deposit of order box of depository in which the debtor has of had securities, easily of other valuables within one year infilteenately						
13. 9	Setoffs						
None	List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)						
14. I	Property held for another person						
None	List all property owned by another person that the c	debtor holds or controls.					
15. F	rior address of debtor						
None	If the debtor has moved within the two years immed during that period and vacated prior to the commence						
	ORESS 2 West Washington Street, Forest Park, IL 30	NAME USED Stacie K. & Riley T. Haynes	DATES OF OCCUPANCY 06/96 to 06/03				
16. S	pouses and Former Spouses						
None	If the debtor resides or resided in a community proper Nevada, New Mexico, Puerto Rico, Texas, Washing the case, identify the name of the debtor's spouse and	ton, or Wisconsin) within the six-year period	immediately preceding the commencement of				
	Cnvironmental Information he purpose of this question, the following definitions	apply:					
vaste	rronmental Law" means any federal, state, or local statues or material into the air, land, soil, surface water, groleanup of these substances, wastes or material.						
	" means any location, facility, or property as defined user, including, but not limited to, disposal sites.	nder any Environmental Law, whether or not p	presently or formerly owned or operated by the				
	ardous Material" means anything defined as a hazardou nilar term under an Environmental Law.	ıs waste, hazardous substance, toxic substance	, hazardous material, pollutant, or contaminant				
None	as bust the harde and address of every site for which the decite has received house in writing by a governmental and that it may be haple of						
None	b. List the name and address of every site for which the governmental unit to which the notice was sent a		nit of a release of Hazardous Material. Indicate				

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

@ 1993-2004 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Page 29 of 29

18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

 \mathbf{Z}

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Signature of Debtor

Stacie K. Haynes

Date:

Signature of Joint Debtor (if any)

Riley T. Haynes

O continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

@ 1993-2004 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only